

MEMBER-NOMINATED DIRECTOR CANDIDATE APPLICATION FORM

INTRODUCTION

This form is to apply to stand for election as a Member Nominated Director on the Board of Directors of The Benenden Healthcare Society Limited.

Before completing the application form you should read the 'Background Information for Potential Board Candidates' document, available on the Society's website.

You should return your application form by e-mailing it to board.election@benenden.co.uk no later than Friday 28 February 2025, together with an up-to-date copy of your CV.

This documentation will be assessed by a panel comprised of representatives of the Board of Directors, representatives of the Member Council and chaired by an independent third party. Having assessed the documentation, the panel may choose to remove candidates from the process under Rule 24.5 on the basis that the candidates have not demonstrated the required capabilities to serve on the Board of Directors. Candidates will be notified of the outcome of this process.

Candidates continuing in the process will be asked to:

- Provide required information for Benenden Health to carry out background checks (including credit checks and criminal record checks).
- Provide employment references (if employed within the last 5 years).
- Submit biographical details, responses to a set of mandatory questions and a recent photograph to include in the election section of the Conference Agenda and Direct Member Voting pack.
- Attend a mandatory panel interview. The interview panel will be made up of representatives of the Board of Directors, representatives of the Member Council and will be chaired by an independent third party (see below for more information on the interview process). Following the interview, the panel may choose to recommend to the Member Council that candidates be removed from the process under Rule 24.5 on the basis that the candidates have not demonstrated the required capabilities to serve on the Board of Directors.

Candidates who will be aged 70 or over at the time of the election must be approved by the Board as eligible to stand for election in accordance with Rule 24.1.1.

The 2025 Board election will be carried out via Direct Member Voting – a ballot of all Society members. The results will be announced at the Society's Annual Conference on Friday 20 June 2025.

Your application form will be shared only with those involved in the interview process and will not be distributed more widely – please also see our Privacy Notice on the last page of this form.

If you have any queries relating to this form, please contact board.election@benenden.co.uk.

PERSONAL DETAILS

Name	
Previous Name(s)	
Date of Birth*	
National Insurance Number[#]	
Benenden Health Membership Number	
Current Address	

* If you will be over 70 at the time of the election, Schedule 11 of the Friendly Societies Act 1992 requires that the Board confirms your suitability as a candidate for election (please sign the additional declaration on page 14 of this form, if this applies to you).

[#] This information will be used as part of the background checking process for those candidates continuing in the process.

PREVIOUS EMPLOYMENT

Please provide details of your employment over the last 10 years or, if retired, during the 10 years prior to retirement and subsequently. Employment references will be sourced for those candidates continuing in the process.

Dates (from / to)	Employer Name & Address	Position Held & Key Responsibilities

QUALIFICATIONS AND TRAINING

Starting with the most recent, please disclose details of any professional qualifications attained.

Date attained	Qualification	Issuing Body

Starting with the most recent, please disclose details of current membership of professional institutes

Date Joined	Professional Body & Membership Status (i.e. Associate/Member/Fellow)	Membership Number

Starting with the most recent, please provide details of any relevant training activities completed over the past 3 years. This includes attending internal and external courses, or any industry seminars and conferences you have attended:

Date	Event/Training Course	Provider

**PERSONAL STATEMENT:
ESSENTIAL COMPETENCIES FOR THE ROLE OF DIRECTOR**

The role of Director has key and highly visible interactions with Society membership, senior management and external parties. Please provide a personal statement outlining your suitability to stand as a Member Nominated Director. In completing this statement, you should consider your previous experience and provide examples of situations in which you have demonstrated behaviour consistent with the Competency Framework for the Board of Directors (Appendix A) and the Society's values.



Are you aware of any circumstances which would inhibit or prevent you from fulfilling the role of Director? *If your answer is "yes", please provide details below.*



CONFLICTS OF INTEREST

1. In the table below, please disclose
 - a) details of current directorships and significant (10%+) shareholdings
 - b) details of positions (other than directorships) you hold in any other organisation, for example, membership of a trustee board, a non-board directorship, an advisory role or as an employee.

Company/ Firm number	Company/Firm name	Nature of Relationship	Shareholding (if applicable)	Person with Significant Control?	
				Yes	No
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

For any roles described, please provide an estimate of the annual time commitment (in days) in the 'More Details' section overleaf.

(Please tick the appropriate box)

- | | Yes | No |
|---|--------------------------|--------------------------|
| 2. Do you or any of your close relations [#] hold a position with any body controlled by or associated with The Benenden Healthcare Society Limited? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Do you or any of your close relations [#] hold a position as a Member Council Representative and/or a Benenden Health Community Representative? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Do you or any of your close relations [#] have any interest ^{**} in a firm or other organisation which: | | |
| a) Provides or has been appointed to provide professional or other services or goods to Benenden Health or any of its subsidiaries? | <input type="checkbox"/> | <input type="checkbox"/> |
| b) Competes, or may compete, with Benenden Health or any of its subsidiaries? | <input type="checkbox"/> | <input type="checkbox"/> |
| c) Provides professional services and advice to such a competitor? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Do you or any of your close relations [#] hold a position with an external party connected to Benenden Healthcare or any of its subsidiaries (for example: auditors, partners, suppliers)? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Do you have a personal relationship with anyone who is employed by Benenden Health or any of its subsidiaries, or by an external party connected to Benenden Health or any of its subsidiaries (for example: auditors, partners, suppliers)? | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Are you aware of any additional conflicts of interest which may affect your responsibilities to the Board of the organisation or controlled body? | <input type="checkbox"/> | <input type="checkbox"/> |

If you have answered "Yes" to any of the above questions, please provide details of the organisation and the nature of the interest in the 'More Details' section overleaf.

[#]close relations in this context includes: spouse, partner, parent, offspring, sibling, grandparent, grandchild, uncle, aunt, nephew, niece and similar "in-law" relations either by marriage or by maintaining a common household.

^{**}interest in this context relates to any equity shareholdings, salary, fee, commission or income derived from association with the organisation.

More Details:

FITNESS AND PROPRIETY

		Yes	No
1	a Have you ever been convicted of any offence (whether spent or not and whether or not in the United Kingdom): <ul style="list-style-type: none"> i Involving fraud, theft, false accounting, offences against the administration of public justice (such as perjury, perverting the course of justice and intimidation of witnesses or jurors), serious tax offences or other dishonesty; or ii Relating to companies, building societies, industrial and provident societies, credit unions, friendly societies, insurance, banking or other financial services, insolvency, consumer credit or consumer protection, money laundering, market manipulations or insider dealing? 	<input type="checkbox"/>	<input type="checkbox"/>
	b Are you currently the subject of any criminal proceedings whether in the UK or elsewhere?	<input type="checkbox"/>	<input type="checkbox"/>
	c Have you ever been given a caution in relation to any criminal offence?	<input type="checkbox"/>	<input type="checkbox"/>
2	Have you any convictions for any offences other than those in 1a above (excluding traffic offences that did not result in a ban from driving or did not involve driving without insurance)?	<input type="checkbox"/>	<input type="checkbox"/>
3	Are you the subject of any ongoing criminal investigation?	<input type="checkbox"/>	<input type="checkbox"/>
4.	Have you been ordered to produce documents pursuant to any ongoing criminal investigation or been the subject of a search (with or without warrant) pursuant to any ongoing criminal investigation? (you should include all matters even where you were not the subject of the investigation)	<input type="checkbox"/>	<input type="checkbox"/>
5	Has any firm at which you hold or have held a position in influence ever:		
	a Been convicted of any criminal offence?	<input type="checkbox"/>	<input type="checkbox"/>
	b Been summonsed, charged with or otherwise investigated or prosecuted for any criminal offence?	<input type="checkbox"/>	<input type="checkbox"/>
	c Been the subject of any criminal proceeding which has not resulted in a conviction?	<input type="checkbox"/>	<input type="checkbox"/>
	d Been ordered to produce documents in relation to any criminal investigation or been the subject of a search (with or without warrant) in relation to any criminal investigation	<input type="checkbox"/>	<input type="checkbox"/>
6	Have you ever been the subject of a judgement debt or award against you?	<input type="checkbox"/>	<input type="checkbox"/>
7	Have you ever been party to any civil proceedings which resulted in any order against you (other than a judgement debt or award referred to in 6 above)? Please include, for example, injunctions and employment tribunal proceedings.	<input type="checkbox"/>	<input type="checkbox"/>
8	Are you aware of:		
	a Any proceedings that have begun, or anyone's intention to begin proceedings against you for a CCJ or another judgement debt?	<input type="checkbox"/>	<input type="checkbox"/>

		Yes	No
	b More than one set of proceedings, or anyone's intention to begin more than one set of proceedings, that may lead to a CCJ or other judgement debt?	<input type="checkbox"/>	<input type="checkbox"/>
	c Anybody's intention to claim more than £1,000 of CCJs or judgement debts in total from you?	<input type="checkbox"/>	<input type="checkbox"/>
9	Do you have any current judgement debts (including CCJs) made under a court order still outstanding, whether in full or in part?	<input type="checkbox"/>	<input type="checkbox"/>
10	Have you ever failed to satisfy any such judgement debts (including CCJs) made under a court order still outstanding, whether in full or in part, within one year of the order being made?	<input type="checkbox"/>	<input type="checkbox"/>
11	Have you ever:		
	a Filed for your own bankruptcy or had a bankruptcy petition served on you?	<input type="checkbox"/>	<input type="checkbox"/>
	b Been adjudged bankrupt?	<input type="checkbox"/>	<input type="checkbox"/>
	c Been the subject of a bankruptcy restrictions order (including an interim bankruptcy restrictions order) or offered a bankruptcy restrictions undertaking?	<input type="checkbox"/>	<input type="checkbox"/>
	d Made any arrangements with your creditors, for example a deed of arrangement or an individual voluntary arrangement (or in Scotland a trust deed)?	<input type="checkbox"/>	<input type="checkbox"/>
	e Had assets sequestrated?	<input type="checkbox"/>	<input type="checkbox"/>
	f Been involved in any proceedings relating to the above matters even if such proceedings did not result in the making of any kind of order against you or result in any kind of agreement with you?	<input type="checkbox"/>	<input type="checkbox"/>
12	Do you, or any undertaking under your management, have any outstanding financial obligations arising from regulated activities, which have been carried out in the past (whether or not in the UK or overseas)?	<input type="checkbox"/>	<input type="checkbox"/>
13	Have you ever been adjudged by a court or tribunal (whether criminal, civil or administrative) for any fraud, misfeasance, negligence, wrongful trading or other misconduct?	<input type="checkbox"/>	<input type="checkbox"/>
14	Are you currently:		
	a Party to any civil proceedings? (including those covered in 12 above)	<input type="checkbox"/>	<input type="checkbox"/>
	b Aware of anybody's intention to begin civil proceedings against you? (please include any ongoing disputes whether or not such dispute is likely to result in any order against you)	<input type="checkbox"/>	<input type="checkbox"/>
15	Has any firm at which you hold or have held a position of influence ever been:		
	a Adjudged by a court civilly liable for any fraud, misfeasance, wrongful trading or other misconduct?	<input type="checkbox"/>	<input type="checkbox"/>

		Yes	No
	b The subject of a judgement debt or award against the firm? (you should include all CCJs made against the firm, whether satisfied or not)	<input type="checkbox"/>	<input type="checkbox"/>
	c Party to any other civil proceedings which resulted in an order against the firm other than in relation to matters covered in 15a and 15b above?	<input type="checkbox"/>	<input type="checkbox"/>
16	Is any firm at which you currently hold or have held, within the last 12 months from the date of submission of this form, a position of influence currently:		
	a A party to civil proceedings?	<input type="checkbox"/>	<input type="checkbox"/>
	b Aware of anyone's intention to begin civil proceedings against them?	<input type="checkbox"/>	<input type="checkbox"/>
17	Has any company, partnership or unincorporated association of which you are or have been a controller, director, senior manager, partner or company secretary, in the United Kingdom or elsewhere, at any time during your involvement, or within one year of such an involvement, been put into liquidation, wound up, ceased trading, had a receiver or administrator appointed or entered into any voluntary arrangement with its creditors?	<input type="checkbox"/>	<input type="checkbox"/>
18	Have you ever been:		
	a Been disqualified from acting as a director or similar position (one where you act in a management capacity or conduct the affairs of any company, partnership or unincorporated association)?	<input type="checkbox"/>	<input type="checkbox"/>
	b The subject of any proceedings of a disciplinary nature (whether or not the proceedings resulted in any finding against you)?	<input type="checkbox"/>	<input type="checkbox"/>
	c The subject of any investigation which has led or might lead to disciplinary proceedings?	<input type="checkbox"/>	<input type="checkbox"/>
	d Notified of any potential proceedings of a disciplinary nature against you?	<input type="checkbox"/>	<input type="checkbox"/>
	e The subject of an investigation into allegations of misconduct or malpractice in connection with any business activity? (this question covers internal investigation by an authorised firm as well as investigation by a regulatory body, at any time)	<input type="checkbox"/>	<input type="checkbox"/>
19	Have you ever been refused entry to, or been dismissed, suspended or requested to resign from, any profession, vocation, office or employment, or from any fiduciary office or position of trust whether or not remunerated?	<input type="checkbox"/>	<input type="checkbox"/>
20	Do you have any material written complaints made against you by your clients or former clients in the last five years which you have accepted, or which are awaiting determination, or have been upheld – by an ombudsman or complaints scheme?	<input type="checkbox"/>	<input type="checkbox"/>
21	In relation to activities regulated by the FCA and/or PRA or any other regulatory body, have <ul style="list-style-type: none"> • You, or • Any company, partnership or unincorporated association of which you are or have been a controller, director, senior manager, partner or company secretary, during your association with the entity and for a period of three years after you ceased to be associated with it, ever: 		

		Yes	No
a	Been refused, had revoked, restricted, been suspended from or terminated any licence, authorisation, registration, notification, membership or any other permission granted by any such body?*	<input type="checkbox"/>	<input type="checkbox"/>
b	Been criticised, censured, disciplined, suspended, expelled, fined or been the subject of any other disciplinary or interventional action by any such body?*	<input type="checkbox"/>	<input type="checkbox"/>
c	Received a warning (whether public or private) that such disciplinary or interventional action may be taken against you or the firm?*	<input type="checkbox"/>	<input type="checkbox"/>
d	Been the subject of an investigation by any regulatory body, whether or not such an investigation resulted in a finding against you or the firm?*	<input type="checkbox"/>	<input type="checkbox"/>
e	Been required or requested to produce documents or any other information to any regulatory body in connection with such an investigation (whether against the firm or otherwise)?*	<input type="checkbox"/>	<input type="checkbox"/>
f	Been investigated or been involved in an investigation by an inspector appointed under companies or any other legislation, or required to produce documents to the Secretary of State, or any other authority, under any such legislation?	<input type="checkbox"/>	<input type="checkbox"/>
g	Ceased operating or resigned whilst under investigation by any such body or been required to cease operating or resign by any regulatory body?	<input type="checkbox"/>	<input type="checkbox"/>
h	Decided, after making an application for any licence, authorisation, registration, notification, membership or any permission granted by any such body, not to proceed with it?	<input type="checkbox"/>	<input type="checkbox"/>
i	Been the subject of any civil action related to any regulated activity which has resulted in a finding by a court?	<input type="checkbox"/>	<input type="checkbox"/>
j	Provided payment services or distributed or redeemed e-money on behalf of a regulated firm or itself under any contractual arrangement where that agreement was terminated by the regulated firm?	<input type="checkbox"/>	<input type="checkbox"/>
k	Been convicted of any criminal offence, censured, disciplined or publicly criticised by any inquiry, by the Takeover Panel or any governmental or statutory authority or any other regulatory body (other than as indicated in this group of questions)?	<input type="checkbox"/>	<input type="checkbox"/>
22	In relation to activities regulated by the FCA/PRA or any other regulatory body, have you or any firm at which you hold or have held a position of influence at any time during and within one year of your association with the firm ever:		
a	Been found to have carried on activities for which authorisation or registration by the FCA/PRA or any other regulatory body is required without the requisite authorisations?	<input type="checkbox"/>	<input type="checkbox"/>
b	Been investigated for the possible carrying on of activities requiring authorisation or registration by the FCA/PRA or any other regulatory body without the requisite authorisation whether or not such investigation resulted in a finding against you?	<input type="checkbox"/>	<input type="checkbox"/>

***other than where such event has already been the subject of discussion by the Board of The Benenden Healthcare Society.**

- | | Yes | No |
|---|--------------------------|--------------------------|
| c | <input type="checkbox"/> | <input type="checkbox"/> |
| d | <input type="checkbox"/> | <input type="checkbox"/> |
| e | <input type="checkbox"/> | <input type="checkbox"/> |
| f | <input type="checkbox"/> | <input type="checkbox"/> |
-

ADDITIONAL INFORMATION

Please give details below of any additional information you believe is relevant to your nomination for election. Such information might, for example, include details of your involvement with the Society to date, positions held within your Benenden Health Community (or previously within your Branch), details of any work (either paid or voluntary) you have undertaken in the past for a similar organisation as well as information about the particular skills you consider you would bring to the position.

DECLARATION

I confirm that:

1. I meet the eligibility criteria for the office of Director outlined on page 18 of this form; and
2. All of the information given in this form is true to the best of my knowledge and belief and that there are no other facts relevant to my proposed office in the Society; and
3. I understand and am able to meet the time commitment required to fulfil the role of Director; and
4. I agree to undergo any medical checks required by the Society to assess my fitness to perform the role of Director; and
5. I understand that failure to disclose any material information about my ability or capability to perform satisfactorily the role of Director may result in my being removed as a Director under Society Rule 24.2, and
6. I consent to the Society carrying out background checks including (but not limited to) credit checks, criminal record checks and employment references and understand that completing the background checks is a condition of my eligibility to stand (Rule 24.1.2 and 24.2).

I will inform The Benenden Healthcare Society Limited immediately if my situation changes.

Signed

Date

N.B. If you will be over 70 at the time of the election, Schedule 11 of the Friendly Societies Act 1992 requires the Board to approve your suitability as a candidate for election. If this applies to you, please sign the following additional declaration:

I will be over the age of 70 at the time of the election and I confirm that I know of no reason why the Board cannot approve my candidature for election to the Board.

Signed

Date

NOTES

Eligibility of Candidates

In accordance with Rule 24, to stand for election as a Member-Nominated Director, candidates must be:

1. Over 18. Candidates who will be aged 70 or over at the time of the election must be approved by the Board as eligible to stand for election.
2. A full Member of the Society Member-Nominated)
3. Eligible to stand for election under Rule 21.4 (i.e. not previously have served nine years (in total) on the Board.

What does the Society expect from Directors?

It is important that candidates understand what the Society expects from its Directors:

1. The role of Member-Nominated Director is equivalent to that of a Non-Executive Director in a listed company. Members of the Board direct the business of an organisation with a considerable turnover and must be accountable in that role.
2. There is currently no requirement for individual Member-Nominated Directors to be individually approved by the Prudential Regulation Authority (PRA) or the Financial Conduct Authority (FCA), though all Board members will appear on the Financial Services Register as entries in the regulatory Directory. In addition, all Directors are required to adhere to the regulatory Conduct Rules and will also be subject to regulatory fit and proper requirements.
3. Successfully-elected Directors will be asked to acquire a working knowledge of current legislation governing Benenden Health. Copies of relevant documentation will be provided at induction.
4. Non-Executive Directors serve a three-year term of office but can re-stand for election until they have served a maximum of three terms, at which point they will not be eligible for re-election. Non-executive Directors aged 70 or over are subject to annual election, in line with requirements of the Friendly Societies Act 1992.
5. Directors have a core time commitment of at least 40 days a year (excluding travel but including preparation and training time). The stated time commitment includes meetings of the Board, Board Committees, boards of controlled bodies and Conference. It does not include potential additional commitments such as management of e-mails, attendance at events, additional meetings and participation in appraisals. The potential commitment could therefore be significantly higher than stated.
6. Directors who carry out specific roles (e.g. Board Chair, Vice-Chair, Deputy Secretary, Chair of a Board Committee or subsidiary board) may be required to commit to more time each year in order to carry out additional duties associated with these roles.
7. All Directors are remunerated in accordance with the Society's Rulebook (Rule 21.9) and are also able to claim reasonable expenses in line with the Society's Business Travel & Expenses Policy.
8. Directors are provided with Society computer equipment, telephone and mobile email facilities. The majority of day-to-day communication is carried out electronically so Directors are expected to check emails regularly. The agenda and papers for all meetings are provided electronically through the Society's approved board administration software.

PRIVACY NOTICE

This privacy notice tells you what to expect when The Benenden Healthcare Society (“the Society”) collects your personal information. Personal information is information that identifies you and is about you.

The Society will be what’s known as the “Controller” of the personal data you provide to us in this questionnaire.

Why we need it

We need to collect this information so that we can satisfy the requirements of the Prudential Regulation Authority and the Financial Conduct Authority (our regulators) in taking steps to ensure that members of the Society’s Board of Directors are fit and proper to carry out their duties. Our lawful basis for processing this data is that we are under a legal obligation to do so.

What we do with it

The personal data provided in this questionnaire is processed by our Corporate Governance team in the UK. Electronic responses are held securely on our UK servers, accessible only by authorised staff. Paper responses are stored securely, accessible only by authorised staff.

Will we share it?

No 3rd parties will have access to your personal data unless the law allows them to do so.

We have Data Protection policies in place to oversee the effective and secure processing of your personal data. More information can be found on our website at www.benenden.co.uk/privacy-policy.

How long we keep it

We are required by the Prudential Regulation Authority and the Financial Conduct Authority to retain evidence of the fitness and propriety of Board members for a period of 10 years after their resignation/retirement after which time your questionnaire will be securely destroyed. If you are unsuccessful in being elected as a Society Officer, your questionnaire will be securely destroyed within one month of the date of the election.

What if I do not provide the information requested?

Failing to provide the information required in this questionnaire may affect your eligibility to stand for election as an Officer of the Benenden Healthcare Society Limited.

What are your rights?

If at any point you believe the information we process about you is incorrect you can request to see this information and have it corrected. If you wish to raise a complaint on how we have handled your personal data, you can contact our Data Protection Officer who will investigate the matter.

If you are not satisfied with our response or believe we are processing your personal data not in accordance with the law you can complain to the Information Commissioner’s Office (ICO).

How can you contact us?

Please contact us if you have any questions about our privacy notice or our processing of information we hold about you:

Data Protection Officer

Email: dataprotection@benenden.co.uk

Post: The Benenden Healthcare Society, Holgate Park Drive, York, YO26 4GG.



Competency Framework for the Board of Directors

COMPETENCIES	DESCRIPTION
Leadership	<ul style="list-style-type: none"> • I distinguish between what should be done by others and by myself; • I set challenging but achievable goals and standards of performance for myself and others; • I recognise when the Board needs to obtain advice from subject-matter experts, such as solicitors, investment specialists, HR or IT consultants.
Strategic thinking	<ul style="list-style-type: none"> • I am alert and responsive to the need for change; • I generate and recognise imaginative solutions and innovations; • I am able to imagine the possible characteristics of the organisation in a future environment; • I am aware of the organisation's strengths and weaknesses and of the likely impact of Board decisions on them.
Communication and influencing	<ul style="list-style-type: none"> • I encourage and listen; • I am frank and open when communicating; • I am willing to admit my errors and shortcomings; • I speak clearly and audibly, avoiding jargon and pitching the content to the audience's needs; • I convey ideas and image with clarity and in a memorable way; • I invite and accept feedback.
Decision Making	<ul style="list-style-type: none"> • I am capable of rational analysis and interpretation; • I probe for the facts and challenges assumptions, • I identify advantages and disadvantages of proposals, and provide counter-arguments; • I insist that sufficiently detailed and reliable information is considered, evaluated and tabled; • I seek out all relevant information appropriate to the decision from a variety of sources; • I show a readiness to take decisions and take action in the time-frame needed.
Interaction with Others	<ul style="list-style-type: none"> • I am aware of my own strengths and weaknesses; • I have a strong, positive presence on first meeting; • I have authority and credibility; • I establish rapport quickly; • I seek and acquire new knowledge, including Board experience; • I inspire others to achieve goals by ensuring a clear understanding of what needs to be achieved.
Society values*	<ul style="list-style-type: none"> • I demonstrate the Society's values: Be Caring; Be Connected; Be Smart; and Be Brave.
Team working	<ul style="list-style-type: none"> • I prepare adequately for meetings and demonstrate commitment to the work of the Board; I challenge but also accepts consensus decisions.

*see overleaf for more details



BUSINESS AWARENESS	DESCRIPTION
Conduct and Culture	<ul style="list-style-type: none"> • I understand the Board's responsibility for Consumer Duty and Conduct Risk; • I am able to demonstrate the way in which the Board considers the impact of all business decisions on the fair treatment of members; • I am able to articulate the way in which purpose, values, strategy and business model can be aligned.
Strategy and Planning	<ul style="list-style-type: none"> • I understand the Society's business model and that of its subsidiaries; • I am able to articulate and challenge business plans of the Society and its subsidiaries; • I understand how business plans link to wider Group activities/strategy, and what risks and/or opportunities have been created/mitigated.
Risk appetite, risk management and internal control	<ul style="list-style-type: none"> • I understand the main risks facing the Society and the role the Board plays in managing them; • I am able to articulate the Society's Risk Management Framework, including its agreed risk appetite; • I have knowledge of the key risks to the financial services sector and the wider competitive environment, including potential impact on the Society and its partners/outsourced suppliers.
Financial Performance and Analysis	<ul style="list-style-type: none"> • I understand the key principles of financial management and accounting; • I am able to read and interpret financial statements; • I am able to identify and challenge the top financial issues and risks to the business.
Governance, oversight and controls	<ul style="list-style-type: none"> • I understand the Society's corporate structure and Corporate Governance Framework, including constitutional documents, delegated authorities and arrangements for oversight of subsidiaries; • I am able to articulate the principles of good governance, based on best practice in relevant Corporate Governance Codes; • I am able to understand the Society's control framework and assess the effectiveness of the Society's governance arrangements.
Regulatory framework and requirements	<ul style="list-style-type: none"> • I am able to articulate the key regulations that apply to the Society and its regulated financial services subsidiaries, including the categorisation of the Society as a Small Non-Directive Firm; • I understand the PRA/FCA expectations of governance, including: The FCA's Principles for Business; the PRA's Fundamental Rules; Threshold Conditions; and the Senior Managers & Certification Regime, including Code of Conduct expectations; • I have a high-level understanding of the CQC regulatory environment and the requirements of the Charity Commission.
Market Knowledge	<ul style="list-style-type: none"> • I understand the markets in which the Society and its subsidiaries operate.
Member and stakeholder engagement	<ul style="list-style-type: none"> • I am able to foster effective stakeholder relationships aligned to an organisation's purpose; • I am able to effectively engage and communicate with key stakeholders.



Our Values

Our values were defined by our people based on the principles of how we like to work here, and that's why we are so proud of them.

Our values and behaviours give us a common language and a framework to help us in our everyday business interactions, whether that's working with each other, designing strategies, liaising with suppliers, recruiting new talent or talking to our valuable members or carrying out any of our other day-to-day tasks.

Our values are the very essence of the Society and they define what makes us unique.

We ask every colleague to **Be Caring**, **Be Connected**, **Be Brave** and **Be Smart** every day so that we can continue to thrive over the years to come.

Be Caring

- We know what we do matters
- We're proud and enjoy what we do
- We promote a culture of care, respect, compassion and wellbeing
- We protect the mutual ethos

Be Connected

- We collaborate and share across teams, departments and our business
- We listen to understand each other and our members' needs
- We support one another by having open and honest conversations
- We recognise that we're stronger together

Be Brave

- We embrace change
- We challenge and ask 'why' as well as 'why not'
- We always want to learn
- We are not afraid of trying new concepts and ideas

Be Smart

- We approach problems with a solution mindset
- We actively seek to improve, be better and learn from our mistakes
- We spend members money wisely
- We're invested in the future of our business